

Information to identify the case:

Debtor 1	Dane Richards Sr.	Social Security number or ITIN	xxx-xx-6504
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	18-11152-CMG		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Dane Richards Sr.

4/1/20

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
District of New Jersey

In re:
Dane Richards, Sr.
Debtor

Case No. 18-11152-CMG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 43

Date Rcvd: Apr 01, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 03, 2020.

db +Dane Richards, Sr., 1710 West Princeton Ave., Brick, NJ 08724-2919
sp +Joel Davies, 143 Route 70, Toms River, NJ 08755-0971
r +Kim Spector, Coldwell Banker, 17 West River Road, Rumson, NJ 07760-1418
r +Maria Rizzo, 1055 Lacey Road, Forked River, NJ 08731-1041
cr +Richard B. Robertson, 1620 SunMeadow Dr., Conway, SC 29526-1906
cr +WELLS FARGO BANK, NA, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,
Mt. Laurel, NJ 08054-3437
517286351 +A J Insurance Agency, 3455 State Route 66, Neptune, NJ 07753-2759
517286352 AOL, P.O. Box 5110, Sterling, VA 20165
517286353 +AOL Collection Dept., Dept. 5110, PO Box 65101, Sterling, VA 20165-8801
517286354 +Atlantic Cardiology, 444 Neptune Blvd 2nd Floor, Neptune, NJ 07753-4144
517286355 +Barbara Johansen, 57 Harry Drive, Manahawkin, NJ 08050-4107
517286359 +Christine Richards, 1710 West Princeton Avenue, Brick, NJ 08724-2919
517286360 +Elliott Lous Pell, Esq., P.O. Box 405, Florham Park, NJ 07932-0405
517286361 First Data Global Leasing, by American Infosource LP as Agent, 4545 N. Santa Fe Ave,
Oklahoma City, OK 73118
517286362 Grand Lake Resort, PO Box 730119, Ormond Beach, FL 32173-0119
517286363 +IFPS Corporation, 30 Montgomery Street, Suite 100, Jersey City, NJ 07302-3866
517286365 +JCP&L, c/o First Energy, 101 Crawfords Corner Road, Bldg #1, Ste 1-511,
Holmdel, NJ 07733-1976
517286366 +Jeffrey Rosen, Esq., 788 Shrewsbury Ave, Suite 2207, Tinton Falls, NJ 07724-3080
517286369 +Northland Group, P.O. Box 390905, Minneapolis, MN 55439-0905
517287916 +Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517286370 +Phelan Hallinan Diamond & Jones, PC, 400 Fellowship Road, Suite 100,
Mount Laurel, NJ 08054-3437
517286373 +Richard Robertson, 1620 Sun Meadow Drive, Conway, SC 29526-1906
517293232 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section,
PO Box 245, Trenton, NJ 08695-0245)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 02 2020 02:47:18 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 02 2020 02:47:13 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
cr EDI: IRS.COM Apr 02 2020 06:08:00 United States of America (Internal Revenue Service,
U.S. Attorney's Office, 970 Broad Street, Suite 700, Newark, NJ 07102-2535
517286356 +EDI: TSYS2.COM Apr 02 2020 06:08:00 Barclay Mastercard, P.O. Box 8801,
Wilmington, DE 19899-8801
517286357 EDI: CAPITALONE.COM Apr 02 2020 06:08:00 Capital One Bank, PO Box 71083,
Charlotte, NC 28272-1083
517286358 EDI: RMSC.COM Apr 02 2020 06:08:00 Care Credit, Synchrony Bank, PO Box 960061,
Orlando, FL 32896-0061
517294794 +EDI: AIS.COM Apr 02 2020 06:08:00 First Data Global Leasing,
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517286367 E-mail/Text: camanagement@mtb.com Apr 02 2020 02:46:55 M&T Bank, P.O. Box 1288,
Buffalo, NY 14240-1288
517286368 +E-mail/Text: bknotices@mbandw.com Apr 02 2020 02:47:33 McCarthy, Burgess & Wolff,
The MB & W Building, 26000 Cannon Road, Cleveland, OH 44146-1807
517400739 +EDI: PRA.COM Apr 02 2020 06:08:00 Orion Portfolio Services LLC,
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517286371 EDI: PRA.COM Apr 02 2020 06:08:00 Portfolio Recovery Associates, LLC,
120 Corporate Boulevard, Norfolk, VA 23502
517320016 EDI: PRA.COM Apr 02 2020 06:08:00 Portfolio Recovery Associates, LLC, c/o Barclaycard,
POB 41067, Norfolk VA 23541
517320014 EDI: PRA.COM Apr 02 2020 06:08:00 Portfolio Recovery Associates, LLC,
c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
517286372 EDI: Q3G.COM Apr 02 2020 06:08:00 Quantum 3 Group LLC, as Agent for MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
517292549 EDI: Q3G.COM Apr 02 2020 06:08:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
517392881 +EDI: AIS.COM Apr 02 2020 06:08:00 Verizon, by American InfoSource LP as agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517286375 EDI: VERIZONCOMB.COM Apr 02 2020 06:08:00 Verizon, PO Box 4833, Trenton, NJ 08650-4833
517342557 EDI: WFFC.COM Apr 02 2020 06:08:00 Wells Fargo Bank, N.A., Wells Fargo Bank, N.A.,
Default Document Processing, N9286-01Y, 1000 Blue Gention Road, Eagan MN 55121-7700
517286376 EDI: WFFC.COM Apr 02 2020 06:08:00 Wells Fargo Bank, N.A. Home Equity Group,
1 Home Campus X2303-01A, Des Moines, IA 50328-0001
517286377 +EDI: WFFC.COM Apr 02 2020 06:08:00 Wells Fargo Home Mortgage, PO Box 10335,
Des Moines, IA 50306-0335

TOTAL: 20

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 43

Date Rcvd: Apr 01, 2020

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517286364* Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
517286374* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245

(address filed with court: State of New Jersey, Division of Taxation, P.O. Box 245,
Trenton, NJ 08695-0245)

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 03, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 1, 2020 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, NA nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Eamonn O'Hagan on behalf of Creditor United States of America (Internal Revenue Service)
eamonn.ohagan@usdoj.gov
Joseph Casello on behalf of Debtor Dane Richards, Sr. jcasello@cvclaw.net,
jcasello627@gmail.com
Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net,
NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
Rebecca Ann Solarz on behalf of Creditor M&T BANK rsolarz@kmlawgroup.com
Robert Davidow on behalf of Creditor WELLS FARGO BANK, NA nj.bkecf@fedphe.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William M.E. Powers on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com
William M.E. Powers, III on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com
TOTAL: 11